

P.O. Box 12914
Norfolk, VA 23541

REIZE MARGOLIS
440 BROOKLYN AVE, APT 6B
BROOKLYN, NY 11225-4447



FIRST CLASS



U.S. POSTAGE PITNEY BOWES
ZIP 23229 \$001.20⁰
02 4W
0000357517 FEB 23 2021

PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541
PHONE 1-800-772-1413 | www.portfoliorecovery.com

RQ

2/17/2021

REIZE MARGOLIS
440 BROOKLYN AVE, APT 6B
BROOKLYN, NY 11225-4447

Re: Account Number: 5466160224722981
Original Account Number: *****2981
Seller: CITIBANK, N.A.
Original Creditor: CITIBANK, N.A.
Current Creditor: Portfolio Recovery Associates, LLC
Balance: \$11,991.89

Dear REIZE MARGOLIS:

In response to your request, Portfolio Recovery Associates, LLC ("PRA, LLC") has enclosed additional documentation for your review.

If you wish to discuss this account, please call Danni Cox at 1-800-772-1413. Our hours of operation are Mon. to Fri.
8am - 11pm, Sat. 8am - 8pm, Sun. 11am - 10pm (EST).

Sincerely,

Danni Cox
Portfolio Recovery Associates, LLC Representative

This communication is from a debt collector. This communication is made for the limited purpose of responding to your request and is not an attempt to collect a debt.

NOTICE: SEE ADDITIONAL PAGE(S) FOR IMPORTANT INFORMATION

HOURS OF OPERATION: Mon. to Fri. 8am - 11pm, Sat. 8am - 8pm, Sun. 11am - 10pm (EST)

FOR THE HEARING IMPAIRED: TDD: 1-800-828-1140

COMPANY ADDRESS: Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES: Call 1-800-772-1413 or write to: Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd., Norfolk, VA 23502

DISPUTES E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

QUALITY SERVICE AVAILABLE Mon. - Fri. 8 AM to 6 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at 1-800-772-1413 or by e-mail at PRACustomerCare@portfoliorecovery.com.

NOTICE: We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

COLORADO: Office located at 4600 South Syracuse Street, Suite 966, Denver, CO 80237. Telephone 1-866-508-4751.

MAINE: Telephone number at licensed location is 1-800-772-1413. Hours of operation at licensed location are Mon. to Fri. 8am - 11pm, Sat. 8am - 8pm, Sun. 11am - 10pm (EST).

MASSACHUSETTS: NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

NEW YORK CITY: City of New York License Numbers – 1096994, 1394695, 1394697, 1394696, 1394698, 2045465, 2052875, 2061138, 2063671, 2070336.

A translation and description of commonly-used debt collection terms is available in multiple languages on the NYC Department of Consumer Affairs' website, www.nyc.gov/dca.

PRA offers translation services in numerous languages for customers that prefer to speak with us over the telephone in a language other than English. In addition, PRA offers Spanish versions of its letters. If you prefer to speak with us in a language other than English, please contact us at 1-800-772-1413 to let us know of your preference and to determine if PRA can translate into your preferred language via LanguageLine Solutions or to request a Spanish-speaking representative. To request future letters in Spanish, please contact us at 1-800-772-1413. PRA's website, www.portfoliorecovery.com, is available in English or Spanish.

NORTH CAROLINA: Collection Agency Permit No. 4132.

Citi ThankYou® Preferred Card**citi****REIZE MARGOLIS**Member Since 2005 Account number ending in: 2981
Billing Period: 12/12/15-01/13/16**How to reach us****www.citicards.com**1-800-THANKYOU (1-800-842-6596)
BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: **\$11,991.89**
New balance: **\$11,991.89**
Payment due date: **02/09/16**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$11,992

For information about credit counseling services, call 1-877-337-8188. New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$1996.35 and an overlimit amount of \$1091.89.

Account Summary

Previous balance	\$11,991.89
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00
New balance	\$11,991.89

Credit Limit

Revolving Credit limit	\$10,900
Includes \$4,000 cash advance limit	

Pay online www.citicards.comPay by phone 1-800-THANKYOU
(1-800-842-6596)

Pay by mail Use this coupon

- Enclose a valid check or money order payable to CITI CARDS. No cash or foreign currency.
- Write the last four digits of your account number on your check.

Minimum payment due **\$11,991.89**
New balance **\$11,991.89**
Payment due date **02/09/16**

Amount enclosed:

Account number ending in 2981

000000 PW 34 A 0

REIZE MARGOLIS
 ATTNY ACCOUNT-CODE=GC03
 APT 6B
 BROOKLYN NY 11225-4447

CITI CARDS
 PO BOX 9001037
 Louisville, KY 40290-1037

15000 1199189 1199189 0022500 05466160224722981 0912

REIZE MARGOLIS

www.citicards.com
1-800-THANKYOU(1-800-842-6596)

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Account Summary

Trans. date	Post date	Description	Amount
.....			

Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Total interest charged in this billing period	\$0.00
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2016 totals year-to-date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Interest charge calculationDays in billing cycle: **33**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	15.24% (V)	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	25.49% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment will not be reflected until your next statement.

Help is available! Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

Citi ThankYou® Preferred Card**citi****REIZE MARGOLIS**Member Since 2005 Account number ending in: 2981
Billing Period: 05/14/15-06/11/15How to reach us
www.citilicards.com1-800-THANKYOU (1-800-842-6596)
BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: **\$259.98**
New balance: **\$10,922.26**
Payment due date: **07/09/15**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	25 year(s)	\$23,555
\$379	3 year(s)	\$13,629 (Savings=\$9,926)

For information about credit counseling services, call 1-877-337-8187. New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

You are over your credit limit. Please pay at least the minimum payment due, which includes an overlimit amount of \$22.26.

Account Summary

Previous balance	\$10,763.91
Payments	-\$225.00
Credits	-\$0.00
Purchases	+\$254.63
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$128.72
New balance	\$10,922.26

Credit Limit

Revolving Credit limit **\$10,900**
Includes \$4,000 cash advance limit

thankyou
from **citi**

Total ThankYou Member
Available Point Balance: **7,379**
 as of 05/31/15

» See page 3 for more information about your rewards.

Please print Address Changes on the reverse side

Pay online www.citilicards.comPay by phone 1-800-THANKYOU
(1-800-842-6596)

Pay by mail Use this coupon

- Enclose a valid check or money order payable to CITI CARDS. No cash or foreign currency.
- Write the last four digits of your account number on your check.

000000 PW 00 A 0

REIZE MARGOLIS
 440 BROOKLYN AVE
 APT 6B
 BROOKLYN NY 11225-4447

CITI CARDS
 PO BOX 9001037
 Louisville, KY 40290-1037

Minimum payment due **\$259.98**
New balance **\$10,922.26**
Payment due date **07/09/15**

Amount enclosed:

Account number ending in 2981

15000 0025998 1092226 0022500 05466160224722981 0917

REIZE MARGOLIS

www.citicards.com
1-800-THANKYOU(1-800-842-6596)

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Account Summary

Trans. date	Post date	Description	Amount
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Payments, Credits and Adjustments

06/05		PAYMENT THANK YOU	\$225.00
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Standard Purchases

06/07	06/07	EMPIRE KOSHER BROOKLYN NY	\$25.87
06/08	06/08	SQ *CHOCOLATTE ESPRESS Brooklyn NY	\$9.80
06/08	06/08	SUSHI SPOT II BROOKLYN NY	\$6.52
06/08	06/08	SWEET EXPRESSIONS BROOKLYN NY	\$8.44
06/08	06/08	TOTALLY HER MATERNITY BROOKLYN NY	\$204.00

Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Date	Description	Amount
06/11	INTEREST CHARGED TO STANDARD PURCH	\$128.72

Total interest charged in this billing period	\$128.72
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2015 totals year-to-date

Total fees charged in 2015	\$26.00
Total interest charged in 2015	\$642.95

Interest charge calculation

Days in billing cycle: 29

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	14.99% (V)	\$10,807.69 (D)	\$128.72
ADVANCES			
Standard Adv	25.24% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

Support Nepal: Use ThankYou® Points via Pointworthy.com to help earthquake victims or make a donation at www.redcross.org/citigroup-pub

Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

thankyou
from citi**Member ID: 8910231668069258****ThankYou Points Earned This Period**

2x on Dining	33
2x on Entertainment	0
1x on Other Purchases	238

Total Earned	271
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» Visit thankyou.com to redeem points or see full rewards details.

Bonus Points may take one to two billing cycles to appear on your statement. Please refer to the specific terms and conditions pertaining to the promotion for further details.